CLAIMS

What is claimed is:

1 A system for performing personal finance management using the Internet, the system being connected to a bank server and a plurality of electronic bill presentation and payment ("EBPP") servers over the Internet, comprising:

means for obtaining a user's bank account information data from the bank server;

means for collecting billing information data from each of the EBPP servers, said billing information data including an amount to be paid and payment due date;

means for presenting a payment-schedule based on said bank account information data and said billing information data; and

means for enabling the user to select how and when to pay the bills and forwarding said user's selection on the payment to the bank server.

2. The system of Claim 1, wherein said user's selection on the payment can be an immediate account transfer, a reserved account transfer, an automatic account transfer or transfer cancellation of the amount to be paid, from the user's bank account.

3. The system of Claim 1, further comprising means for calculating and presenting an estimated account balance on the payment due date, in advance, assuming that said amount to be paid is transferred from the user's bank account on the payment due date.

4. The system of Claim 1, wherein the payment-schedule can be displayed on a daily-basis, weekly-basis or monthly-basis.

5. The system of Claim 1, further comprising means for presenting the payment result received from the bank server to the user.

6. The system of Claim 1, said means for collecting billing information data comprising:

means for storing user identification information data for each of the EBPP servers;

means for requesting billing information data to each of the EBPP servers using said stored user identification information; and

means for storing the billing information received from the each of the EBPP servers.

7. The system of Claim 3, further comprising means for alerting the user when said estimated account balance is less than zero.

8. A method for performing personal finance management using the Internet, comprising the following steps of:

obtaining a user's bank account information data from a bank server;

collecting billing information data from each of a plurality of EBPP servers, said billing information data including an amount to be paid and payment due date;

presenting a payment-schedule based on said bank account information data and said billing information data; and

enabling the user to select how and when to pay the bills and forwarding said user's selection on the payment to the bank server.

9. The method of Claim 8, wherein said user's selection on the payment can be an immediate account transfer, a reserved account transfer, an automatic account transfer or transfer cancellation of the amount to be paid, from the user's bank account.

10. The method of Claim 8, further comprising the step of calculating and presenting an estimated account balance on the payment due date, in advance, assuming that said amount to be paid is transferred from the user's bank account on the payment due date.

11. The method of Claim 8, further comprising the step of presenting the payment result received from the bank server to the user.

12. The method of Claim 8, wherein the payment-schedule can be displayed on a daily-basis, weekly-basis or monthly-basis.

13. The method of Claim 8, said step of collecting billing information data, comprising the following steps of:

storing user identification information data for each of the EBPP servers;

requesting billing information data to each of the EBPP servers using said stored user identification information; and

storing the billing information received from the each of the EBPP servers.

14. The method of Claim 10, further comprising the step of alerting the user when said estimated account balance is less than zero.

15. A computer-program product in a computer readable medium for use in a data processing system for performing finance management using the Internet, the computer program product comprising the program instructions for:

obtaining a user's bank account information data from a bank server ;

collecting billing information data from each of a plurality of EBPP servers, said billing information data including an amount to be paid and payment due date;

presenting a payment-schedule based on said bank account information data and said billing information data; and

enabling the user to select how and when to pay the bills and forwarding said user's selection on the payment to the bank server.

16. The computer program product of Claim 15, wherein said user's selection on the payment can be an immediate account transfer, a reserved account transfer, an automatic account transfer or transfer cancellation of the amount to be paid, from the user's bank account.

17. The computer program product of Claim 15, further comprising the program instructions for calculating and presenting an estimated account balance on the payment due date, in advance, assuming that said amount to be paid is transferred from the user's bank account on the payment due date.

18. The computer program product of Claim 15, further comprising the program instructions for presenting the payment result received from the bank server to the user.

19. The computer program product of Claim 15, wherein the payment-schedule can be displayed on a daily-basis, weekly basis or monthly basis.

20. The computer program product of Claim 15, said program instructions for collecting billing information data, comprising the following subinstructions for:

storing user identification information data for each of the EBPP servers;

requesting billing information data to each of the EBPP servers using said stored user identification information; and

storing the billing information received from the each of the EBPP servers.

21. The computer program product of Claim 17, further comprising the program instructions for alerting the user when said estimated account balance is less than zero.